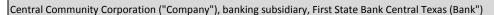
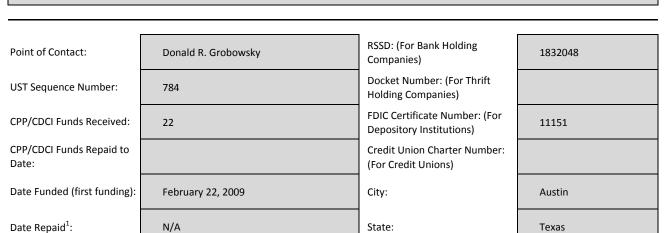


(Include Holding Company Where Applicable)





¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Х	Increase lending or reduce lending less than otherwise would have occurred.
	The capital infusion supported all lending activities through maintaining regulatory levels above well capitalized minimums. This enabled
	more lending to occur. Total lending was down 4.8% to \$573 million in total loans as of December 31, 2011 versus yearend 2010.



(Include Holding Company Where Applicable)



n 2011 our home	tgage loans, small business loans, etc.). e loans totaled \$27.7 million, a 6% increase over 2010. In addition, \$2 million in government guaranteed loans we
nade.	
	es purchased (ABS, MBS, etc.).
	ent partially was attributed to the securities portfolio increase to \$451 million at year end 2011, a 26% increase ov
35/ million port	folio as of December 31, 2010.
Make other inve	
	he Company invested \$10,000,000 into common stock of the Bank. During March 2009, the Company also investe into a non-banking subsidiary which purchased certain non performing assets from the Bank at fair value.
uultioliai 53.3ivi	into a non-banking substituary which purchased certain non performing assets from the bank at fair value.



(Include Holding Company Where Applicable)



Х	Increase reserves for non-performing assets.
	During 2011, a provision to the loan loss reserve of \$3.3 million was made, with the allowance for loan losses of the Bank being \$165
	million at December 31, 2011. Allowing the reserve to basically remain flat for the year.
	Reduce borrowings.
	7
	Increase charge-offs.



(Include Holding Company Where Applicable)



Central Community Corporation ("Company"), banking subsidiary, First State Bank Central Texas (Bank")

Purchase another financial institution or purchase assets from another financial institution.

Х	Held as non-leveraged increase to total capital.
	The CPP investment was held as additional capital reserve in light of the uncertainties in the current economic environment.



(Include Holding Company Where Applicable)



What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?
The Company was well capitalized with continued earnings before the CPP investment. However, the February, 2009 \$22 million capital
infusion from the CPP funds, as well as a \$5 million common stock private placement, together caused all regulatory capital ratios to be
strengthened and remain above the well capitalized levels. Therefore, the CPP funds might be considered as a buffer should the future
economic circumstances or asset quality cause the Company capital to be eroded.
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(Include Holding Company Where Applicable)



What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?
n March 2009, \$10 million from a portion of the CPP investment was used to purchase common stock of the Bank. The Company was also
ble to fund an additional \$8.7 million into a non-banking subsidiary earlier capitalized for \$3.25 million, which purchased certain non
performing assets from the Bank at the then fair market value. To the extent of the purchases, this increased the overall asset quality of the
Bank over the last 2 years.



(Include Holding Company Where Applicable)



Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.
The capital infusion strengthened management's ability to focus on its continued overall priorities of reducing the level of commercial real
estate loans down to 166% of capital at 12-31-11.